2004 EQ-EXPERIENCE DATA CALL

SUMMARY OF 2003 RESIDENTIAL MARKET TOTALS

2003 Experience Year	Written Premiums	No. of Policies	Market Share *	EQ Premiums	No. of EQ Policies	Market Share *	% with EQ **
Total CEA Companies Total Residential Mkt (Excluding CEA)	3,920,092,072 1,686,389,145	5,912,117 2,634,381	69.18% 30.82%	421,882,938 238,914,869	730,614 409,619	64.08% 35.92%	
Total Residential Mkt (Including CEA)	5,606,481,217	8,546,498	100.00%	660,797,807	1,140,233	100.00%	13.34%
Total Homeowners Market Total Rental Market Total Condominium Market Total Dwelling Fire Market Total Mobilehome Market	4,777,522,076 163,316,737 172,177,375 380,591,063 112,873,965	6,056,294 635,595 495,997 1,046,743 311,869	70.86% 7.44% 5.80% 12.25% 3.65%	584,811,884 6,253,023 28,764,149 29,789,310 11,179,441	72,986 112,288	72.31% 6.40% 9.85% 4.26% 7.18%	
Total Residential Mkt (Including CEA)	5,606,481,216	8,546,498	100.00%	660,797,807	1,140,233	100.00%	13.34%
California FAIR Plan Total Dwelling Fire (Excluding CA FAIR Plan)	56,862,022 323,729,041	184,662 862,081	17.64% 82.36%	6,589,234 23,200,076	7,833 40,716	16.13% 83.87%	
Total Dwelling Fire Market	380,591,063	1,046,743	100.00%	29,789,310	48,549	100.00%	4.64%

^{*} Market share represents the percentage of policies to total residential market except for the Total Dwelling Fire Market Section.

SOURCE: California Dept. of Insurance 2004 EQ Experience Data Call

^{**} Percent with EQ represents the percentage of policies that also have EQ coverage.